

Vision

To become the integrated financial service platform with the highest market value and core competitiveness.

Core values

Integrity
Professional
Synergy
Innovative

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About this Report

This is the second Environmental, Social and Governance (the “ESG”) Report of China Shandong Hi-Speed Financial Group Limited (the “CSFG” or the “Company” and, together with its subsidiaries, the “Group”), aiming to disclose the Group’s management approach and performance on environmental and social aspects. The board of Directors of the Company confirms that it has reviewed and approved the report.

The report is published in Chinese and English. In case of any conflicts between the two versions, the English version shall prevail. For the corporate governance report, please refer to our Annual Report 2018 on pages 40-56.

REPORTING GUIDELINE

This report was prepared in accordance with the Core option of the Global Reporting Initiative’s Sustainability Reporting Standards (the “GRI Standards”), and in compliance with the ESG Reporting Guide set out in Appendix 27 to the Rules Governing the Listing of Securities on the Main Board of The Stock Exchange of Hong Kong Limited (the “HKEX”).

REPORTING SCOPE

This report covers the period from 1 April 2017 to 31 March 2018. Unless otherwise stated, all cases and data disclosed are collected from the Company and its subsidiaries located in mainland China.

FEEDBACK

We welcome your thoughts and feedback and any suggestions you may have in terms of what you would like to see incorporated in our future reports. Please contact us at:

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About CSFG

The Group focuses on four major segments consisting of financial investment, asset management, leasing and factoring business and financial technology and aims to become an all-round, well diversified and integrated financial service platform aligned with prevailing policies. The Group mainly operates in Hong Kong and mainland China with its principal businesses including financial investment, asset management, financial leasing, securities trading, asset trading platform, business factoring, provision of finance, financial technology and related financial services.

Leveraging the industrial and production strengths and abundant resources from its substantial shareholder Shandong Hi-Speed Group Co., Ltd. 山東高速集團有限公司, we are keeping up with the "One Belt and One Road" initiative, with a well-developed financial and business management system in place to enhance market status of the Group in all dimensions. To grasp development opportunities under the "One Belt and One Road" policy, the Group has set up Belt and Road Fund (HK) Management Company Limited for exploring investments in projects in countries along the Belt and Road.





CEO Statement

Dear Stakeholders,

I'm glad to present the second ESG Report of the Company. We are aware of the recent developments in respect of corporate sustainability and the increasing appetite for ESG information from institutional investors. This second ESG report complies with both HKEX ESG Reporting Guide and GRI Standards. Aiming to be in line with international standards, we have commenced stakeholder engagement focusing on sustainable development in the reporting process, and incorporated their concerns as well as our response in the report.

The Group is committed to maintaining the highest level of integrity at all times. The set of principles that we adhere to our business practices require employees to ensure all personal data are collected in a fair and lawful manner. Committing to protect customers' data, the Group strictly adheres to its Privacy Policy to prevent leaks of customers' personal information, and treats improvement of data security as an on-going process.

The Group operations are primarily office-based, with limited impact generated on the environment. Nonetheless, the Group operates its office facilities in an environmentally responsible manner by implementing a green office scheme which includes some simple yet feasible initiatives regarding energy and resource conservation. The Group continues to explore different ways to improve its environmental performance and raise the awareness of employees on resources conservation.

The Group is committed to ensuring its businesses are operated in compliance with domestic and international laws and regulations. During the period, there were no significant fines or non-monetary sanctions for non-compliance of environmental laws and regulations. Looking ahead, the Group will remain vigilant on managing its environmental performance and keep itself abreast of any future regulatory changes.

The Group's employment policies are designed to attract, retain and motivate high-quality staff, making sure that employees are provided with appropriate training and development opportunities and their performance goals are aligned with the Group's business objectives. The Group is committed to providing a work environment that is free from all forms of discrimination and conduct that can be considered as harassing, coercive, or disruptive. During the period, there were no known reports of any incidence of discrimination by its employees in Hong Kong and mainland China.

Sustainability reporting is a long journey. We are taking this as an opportunity to overhaul our internal management approach and systems. The Group emphasizes ESG information disclosure and will make continuous improvement in data measurement, management and disclosure in the future. On behalf of the board of the Company and senior managers, my greatest gratitude goes to various stakeholders, including investors, customers, employees and partners for their support to promote sustainable performance of the Company.

Ji Kecheng

Chief Executive Officer

3 September 2018

ESG Management Approach

The board of the Company (the “Board”) is committed to evaluating and determining the potential risks and opportunities of environmental, social and governance issues arising from the Group’s operation. With the overall ESG direction and management spearheaded by the Chief Executive Officer of the Company, senior managers of different departments are responsible for day-to-day management of their respective departments, including identifying, assessing and mitigating current and potential ESG risks to seize opportunities for improvement. ESG issues with potential significant impacts on the Group are discussed at the board level as and when necessary.

Various departments of the Group co-operate for management and disclosure of ESG issues. Under current operation and legal requirements for compliance, an appropriate management system is set up and every department collects data for ESG management and disclosure in accordance with the same.

STAKEHOLDER ENGAGEMENT

The Group has an extensive network of stakeholders, including customers, employees, investors, communities, governments, non-governmental organizations, national and international trade associations, shareholders and suppliers. We communicate with our stakeholders on an on-going basis through channels including our website, annual report, surveys and regular meetings on specific topics, etc.

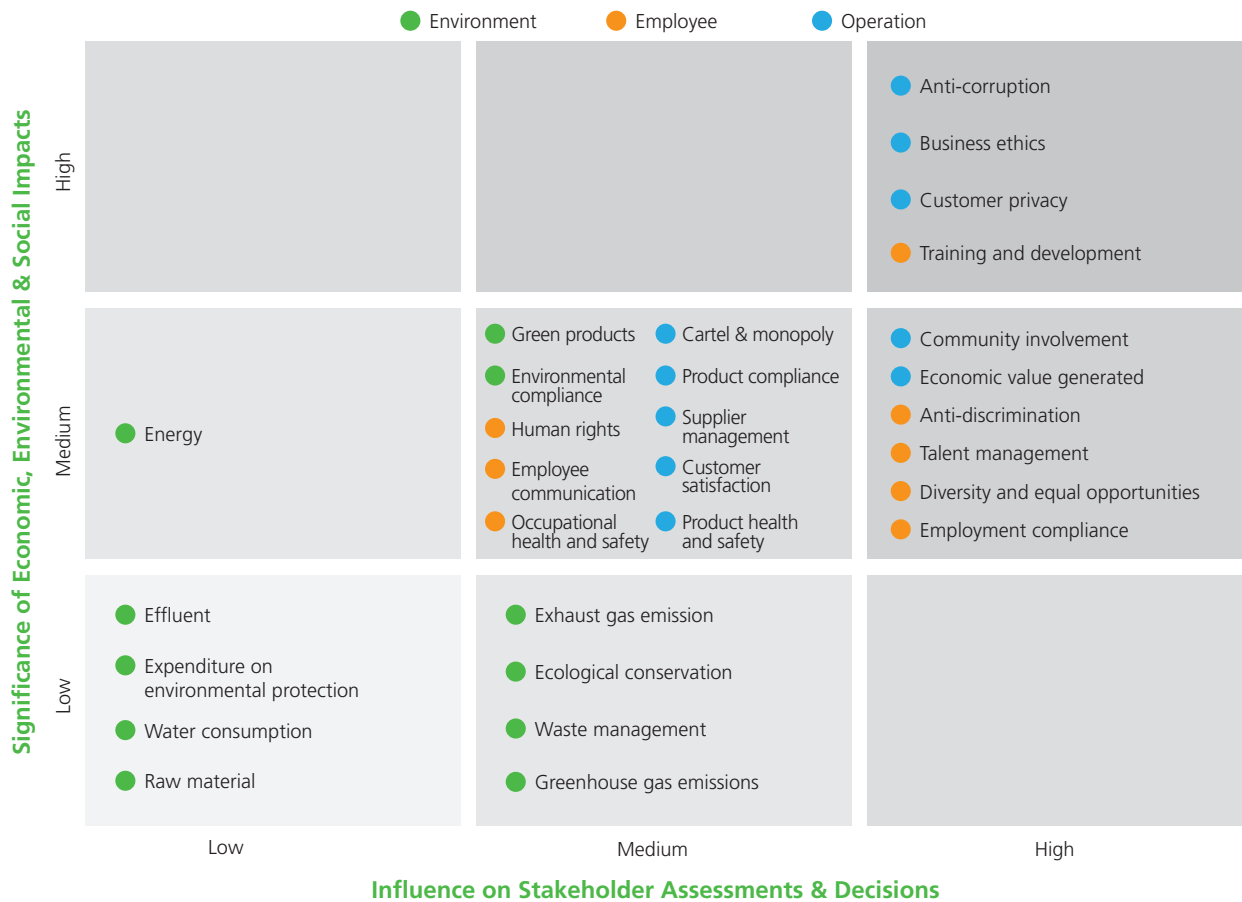
Below are the communication channels and topics that stakeholders are concerned about:

STAKEHOLDERS	ENGAGEMENT CHANNELS	ISSUES
Investors and shareholders	<ul style="list-style-type: none"> Investor conferences and roadshows Annual general meeting Financial reports and press releases ESG report 	<ul style="list-style-type: none"> Corporate governance Operational risk Business operations Information disclosure Anti-corruption
Customers	<ul style="list-style-type: none"> Website of the Company Feedback from front-line employees 	<ul style="list-style-type: none"> Data privacy Business ethics
Employees	<ul style="list-style-type: none"> Whistleblowing policy Feedback of training workshops Remuneration policies 	<ul style="list-style-type: none"> Training and development Remuneration Occupational health and safety
Community	<ul style="list-style-type: none"> Support charity organizations in relevant fields 	<ul style="list-style-type: none"> Helping people in need and poverty relief
Government	<ul style="list-style-type: none"> Compliance with applicable laws and regulations Active response to government policy Ongoing communication with relevant government departments 	<ul style="list-style-type: none"> Taxation compliance Employee protection Business ethics

MATERIALITY ANALYSIS

During the period, the Group has engaged with its stakeholders on ESG topics. The Group's management personnel positioned as department supervisors or above were invited for engagement. In accordance with GRI standards, the Group has identified and assessed material topics in terms of stakeholders' interests and significance of business operations through surveys.

The survey results have shown higher materiality on topics related to operation and employment and lower materiality on environmental topics. Based on priority of results and approval by our management team, the Group has confirmed the following four material topics: anti-corruption, business ethics, protection of customer privacy and employees' training.





Lawful Operation

We conduct our business in accordance with all applicable laws and regulations, striving to provide our customers with exceptional financial services.

SERVICE QUALITY

We are committed to delivering the highest quality of financial services to our clients. By seeking improvement in service quality and regulating quality control to uphold the client-oriented, client-first service philosophy, we are striving to achieve the expected professionalism in product and service quality. We also appoint external professional institutions to provide training, to enhance our employees' professional skills and service quality.

In accordance with the relevant laws and regulations such as the Money Lenders Ordinance (Cap. 163) in Hong Kong, the Group formulates management approaches and establishes a sound information management system and risk control system to ensure lawful operations, preventing risks and safeguarding public interest.

DATA PRIVACY

As a financial group engaged in money lending operations as well as financial leasing and consultancy services, we possess enormous amount of data from a large number of clients. Safeguarding data privacy is an important part of maintaining the integrity of our operation. The Group strictly complies with the Personal Data (Privacy) Ordinance (Cap. 486) in Hong Kong, ensuring all customer information is protected from improper disclosure, misuse, loss, damage or corruption. During the period, the Group was not aware of any incidents of non-compliance with laws and regulations having a significant impact on the Group, relating to privacy matters concerning services provided. In addition, the Group has not received reports of any substantiated complaints concerning breaches of customer privacy.

The Group has formulated an Information Security Policy to minimise the risk of data leakage. Only business-relevant information is collected from customers; no customer information is provided to any external organization without authorization from the customer; an effective security system is established and maintained to prohibit unauthorized access to confidential information; all employees and external organizations authorized to access customer information are required to strictly comply with our Information Security Policy.

In order to standardize the confidential behavior of employees, we have established confidential work regulations and confidential file system, aiming to implement a "unified leadership, level by level responsibility" management approach. By applying sound security measures, implementing confidential education and inspections, saving file access and destruction records, and adopting incentive schemes, the Group ensures that all confidential information is protected from leakage.



ANTI-CORRUPTION

The Group is committed to achieving integrity and maintaining the highest possible standards of openness, probity and accountability. We have adopted an internal control framework to prevent behaviours such as bribery, blackmail, fraud and money laundering. A code of conduct has been stipulated in the staff handbook which lists proper business practices and prohibited acts, including solicitation of advantages and accepting gifts. Employees need to declare any conflict of interest that may arise or has arisen. Any employee who violates the relevant policy is subject to disciplinary action and the Group will report the incident to the Independent Commission Against Corruption.

To effectively regulate employees' behaviour, we implement a legal compliance assessment deduction scheme. Any employee who engages in non-compliance behaviours such as commercial bribery, unfair competition, and disclosure of confidential information without consent will be penalized for deterrence.

We encourage whistleblowing to facilitate identification of suspected internal business irregularities. Any employee who is aware of any existing or potential breach of the code of conduct can directly report it to senior management. The Group then takes appropriate actions, including disciplinary action and dismissal. As part of the financial control practices, our accounting department audits and reviews any disproportionate expenses to prevent illegal acts.

Anti-corruption training is provided for employees to promote integrity practices. The Group's operations abide by all applicable laws and regulations, including the Prevention of Bribery Ordinance in Hong Kong. During the period, the Group was not aware of any breach of laws and regulations that have a significant impact on the Group relating to bribery, extortion, fraud and money laundering. Also, the Group was not involved in any corruption cases.

SUPPLY CHAIN MANAGEMENT

The Group's business activities rely on various vendors and third-party financial products suppliers. Maintaining stable relationships with suppliers is critical to safeguard the quality of our service. Supplier selection is based on industry reputation, market research, price, and service quality. Those who fail to meet the criteria will not be considered. Strategic cooperation agreements are signed with our strategic suppliers to clarify the rights and obligations of both parties and require suppliers to comply with relevant laws and regulations.

We regularly strengthen our supplier management standard to standardise supplier control mechanism, while adopting classification management system. Our suppliers are required to adhere to sustainable business practices and the principle of continuous improvement in performance. In return, we provide transparency and fairness in our procurement process and contractual arrangements.

INTELLECTUAL PROPERTY RIGHTS

The Group respects intellectual property rights and strictly abides by the Tort Liability Law of the People's Republic of China. In accordance with the national Computer Software Protection Regulations and the Computer Software Copyright Registration Regulations, the Group's financial services software is certified by the National Copyright Administration of the People's Republic of China with software copyright registration certificates. In addition, we require suppliers to respect intellectual property rights as stipulated in the contract and must not impair the rights of patent owners.

Our People

We believe that a people-oriented talent management is crucial for the company's long-term growth. Thus, the Group offers equal opportunities and continuous training for all employees, driving personal and professional development of our workforce.

LABOUR PRACTICES

All our labour-related policies and practices comply with the Employment Ordinance, Labour Contract Law of the People's Republic of China and other relevant laws and regulations. The Group does not tolerate child and forced labour. During the period, there was one labour dispute involving a departed employee. There was no reported case regarding child or forced labour.

We are committed to creating a decent working environment without discrimination. All employees are respected regardless of their gender, age, geography, race and religious belief etc. Any unfair treatment on recruitment, job arrangement and promotion is strictly prohibited. Processes of recruitment, promotion and dismissal are conducted according to internal procedures based purely on merit and competencies. Rule of avoidance for relatives is applied to ensure those processes are conducted in a just manner.

Our human resources department draws recruitment plans annually, verifies the candidates' information and manages remuneration package with reference to remuneration surveys. All related principles, responsibilities and procedures are laid out in a set of management documents to ensure effective implementation.

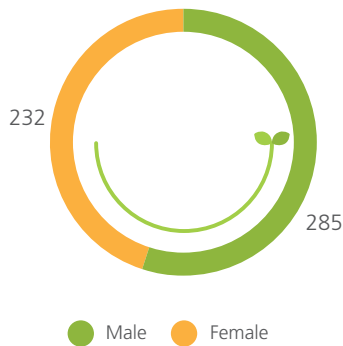
We strive to maintain a fair and friendly workplace where employees contribute to the Company's success by using their full potential. Our policies on working hours, salary arrangement and welfare are clearly communicated through employee handbook. Welfare, including social insurance, Housing Provident Fund, annual leave, maternity leave, and Mandatory Provident Fund etc. are provided to employees according to statutory requirements. Bonuses and rewards are granted to employees with outstanding performance. We also organize activities such as hiking, celebration of International Women's Day and birthday party to improve employee communication and enhance cohesion.



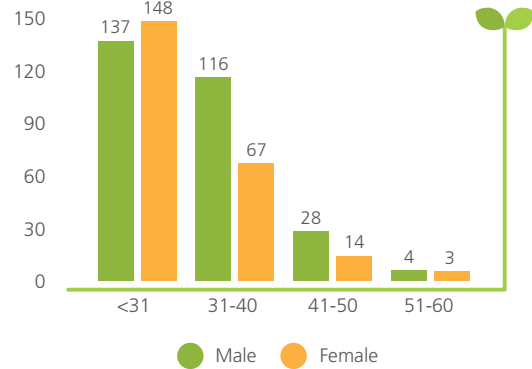
EMPLOYEE COMPOSITION

As at 31 March 2018, the Group has 517 employees, with over 90% located in Mainland China and the rest in Hong Kong respectively, of which all of them are full time employees. We respect gender equality in workplace, around 55% of the employees are male while 45% are female. Among all our employees, approximately 55% and 35% are aged below 31 and between 31 and 40 respectively. Emphasising on acquiring talents, the Group has approximately 57% of its employees holding tertiary qualifications and above, 46% with a bachelor's degree, 10% with a master's degree and 1% with a doctorate qualification. The Group is led by its dedicated management team, its middle management team and senior management team comprise of 17% and 6% of the workforce respectively.

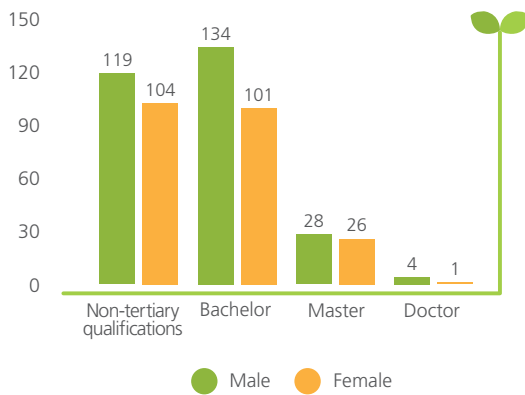
Gender Profile



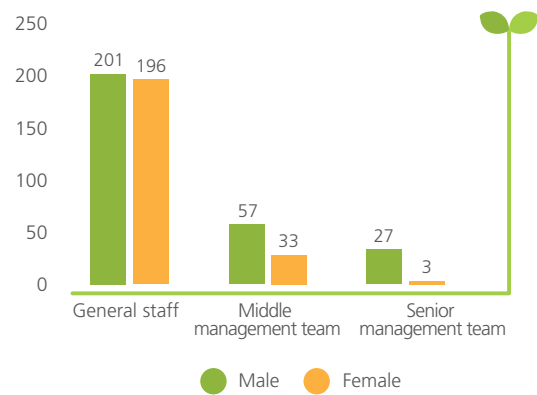
Age Profile



Education Profile



Position Profile



EMPLOYEE ENGAGEMENT

The Group creates opportunity to engage with employees and contributed to their growth. In addition to birthday parties and annual dinner, we organized development training sessions to strengthen the bonding and cohesion among employees. Recognizing the importance of experiential learning in bettering communication and enhancing team work, these activities are held in different forms on a regular basis. The active participation of employee led to reinforcement of our corporate culture and values.

The Group encourages our employees to participate in volunteer activities, shouldering our share of social responsibility. Under the corporate cultures of pursuing excellence and emphasising on accountability, many of our employees engage in voluntary works in their daily lives, sparing no effort to give back to the community.



OCCUPATIONAL HEALTH AND SAFETY

A healthy workforce is crucial for the Company's development and hence we support the work-life balance. We provide health insurance to employees who have completed their probation period, which covers annual health check-up, medical consultation at general and dental clinics, as well as hospitalization and treatment. Travel insurance is also arranged for employees on business trips.

As for work safety, arrangements and guidelines to be followed under severe weather conditions and fire incidents are established and communicated to employees, raising awareness for preventing accidents. Regulations have been set to ensure a safe office environment, which prohibit smoking and any actions that disturb the fire alarm system and block the emergency exit. Appropriate steps are also taken to prevent theft. During the period, the Group was not aware of any violation of relevant laws and regulations that have a significant impact on the Group relating to occupational health and safety. No fatalities or occupational illnesses were reported during the reporting period.

TRAINING AND DEVELOPMENT

We value talents and invested in our human capital to maintain competitiveness in the ever-changing business environment. The Group upholds four objectives on employee training, which are: 1) culture-oriented, 2) business development, 3) nurturing talents, and 4) high efficiency. Annual training plans and strategy are drawn to meet the needs of business development and build a strong and competitive workforce.



The Group provides training at both group-wide level and department level. Apart from induction training for new employees, which familiarise them with the Group's core values, culture and operations, our human resources department organises group-wide trainings to enhance general skills and knowledge of all employees.

Each department arranges trainings to strengthen professional capabilities of employees according to the needs of specific business segments. Such targeted training equips employees with competencies for increasing productivity. Opportunities for attending external training and development programmes are offered to employees to further develop their proficiency in their areas of expertise. Such diversified trainings have proved to be effective in helping employees' personal growth.

During the period, skills training was provided for our sales team, allowing them to understand the products, the industry and customers' needs to offer better services based on a customer-oriented approach. Management training was organized for managers with an aim to build stronger teams. Management ability are enhanced through educating them on theories, attitude and skills. The importance of building new mindsets in maintaining the company's competitiveness is articulated.

We build individual learning and development profiles for each employee, recording the training hours and post-training evaluation. Their training performances are assessed through credits earned, which serves as reference for promotion and manpower allocation. Training performance is also aligned with annual performance appraisal, in which individual and group-wide training needs are identified. These results are promptly communicated with employees through meetings with their supervisors.

Care for Environment

As an integrated financial service group, though we do not create significant impacts to the environment, we are committed to becoming an environmentally-friendly enterprise that advocates and fosters mindful resources consumption behavior.

Estimates of our air emissions, energy consumption and greenhouse gas emissions are as below. The Group regularly optimises environmental data collection, striving to monitor its environmental performance and to fulfil its fair share of corporate responsibility in protecting environment.

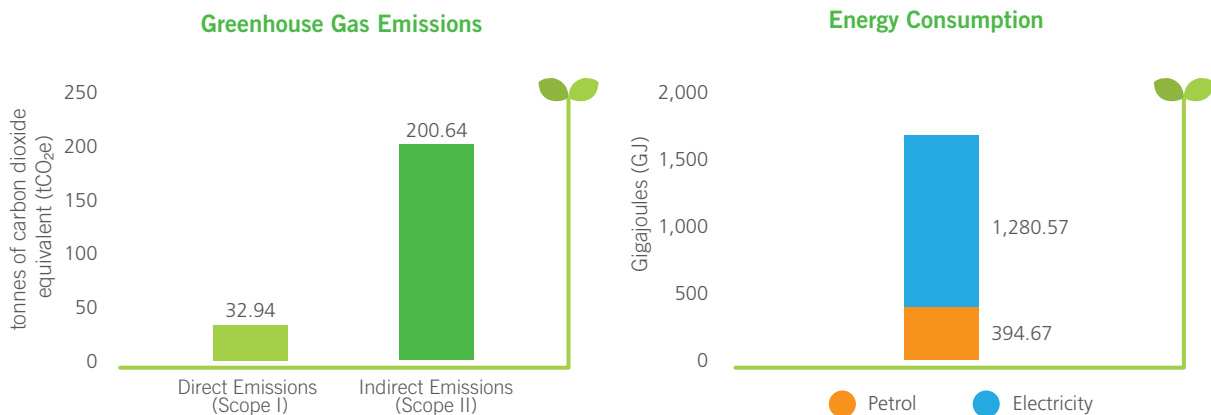
EMISSIONS

We aim to control the relevant environmental impacts by monitoring our environmental performance. During the period, the Group was not aware of any non-compliance relating to emissions, discharge into water or land and generation of hazardous or non-hazardous waste that have a significant impact on the Group.

The Group’s air emission mainly comes from the usage of business vehicles, which generated 0.18 kg, 9.35 kg and 0.69 kg of sulphur oxides (SO_x), nitrogen oxides (NO_x) and particulate matter (PM) respectively during the period. Regarding the generation of waste, the Group generated 395.33 tonnes of living waste¹ which was collected by the property management office.

RESOURCES CONSUMPTION

Our company vehicles consumed approximately 12,383.00 litres of petrol, which generated direct greenhouse gas emissions (Scope I) of about 32.94 tonnes of carbon dioxide equivalent (tCO₂e). Purchased electricity amounted to approximately 355,712.58 kWh, which generated indirect greenhouse gas emissions (Scope II) of about 200.64 tCO₂e. The total energy consumption of petrol and electricity amounted to 1,675.23 gigajoules (GJ). The energy intensity was 3.65 megajoules (MJ) per thousand Hong Kong dollar revenue. While both the usage of petrol and electricity are within the normal range of consumption, we strive to reduce the consumption without affecting our business operation by implementing various green measures, details please refer to the section of “Resources Conservation”.



Regarding water resources, there is no issue in sourcing water and we consumed 1,909.35 tonnes of water from municipal water supply² during the period. The water intensity was 4.16 litres per thousand Hong Kong dollar revenue. As for packaging materials, the Group did not consume any packaging materials as its financial business nature does not involve the production of tangible goods.

¹ Only include waste generation at Shenzhen’s offices.
² Only include water consumption at Shenzhen’s offices.



RESOURCES CONSERVATION

Energy

To respond to the call for action in tackling climate change, the Group has entered into the Energy Saving Charter on Indoor Temperature to maintain an average indoor temperature of 24–26°C during summer time by controlling the central air-conditioning system. We have also installed LED lights in office, solar film on windows and independent switch-sockets to reduce energy use of office equipment. Under the condition of sufficient natural light, we minimise the use of light bulbs.

In order to raise the environmental awareness of our employees, we have put up stickers on noticeable areas to remind our employees to conserve energy. Our employees abide by the Group's rules of energy saving, that they are required to switch off lights, air-conditioners beyond working hours to prevent unnecessary use of energy.

For procurement of office equipment, the Group always prioritizes office equipment with higher energy efficiency labels. Advocating low-carbon operations, we prefer undertaking video conferencing between the Hong Kong headquarters and the PRC subsidiaries from business travels. In addition to energy conservation measures in office, the Group also encourages employees to adopt a green lifestyle outside the Group such as using public transport.

Paper and plastics

The Group actively manages and conserves resources in its offices including paper, plastic, electrical and electronic equipment, and water. We ensure all purchased paper is certified by the Programme for the Endorsement of Forest Certification (PEFC). To reduce consumption of paper, the Group prefers using electronic means to disseminate information and ensure electronic devices such as tablets, projectors and electronic communication systems such as intranet are available. In terms of advertising, we prioritize social media over print media. In case printing is unavoidable, we print on both sides of paper and the default setting of all our printers is adjusted accordingly. The Group provides reusable cutlery and plumbed water coolers in order to reduce consumption of plastic cutlery and water bottles. There is a designated area in office for collecting plastic packaging materials for reuse.

Electronic devices

For electrical and electronic equipment, the Group procures multi-functional devices to reduce the number of electronic equipment and use rechargeable batteries which have a longer life cycle than non-rechargeable batteries. Since waste electrical and electronic equipment (WEEE) pose severe harm to the environment, the Group has notified all employees by email to engage in WEEE donation or recycling programs.

Water

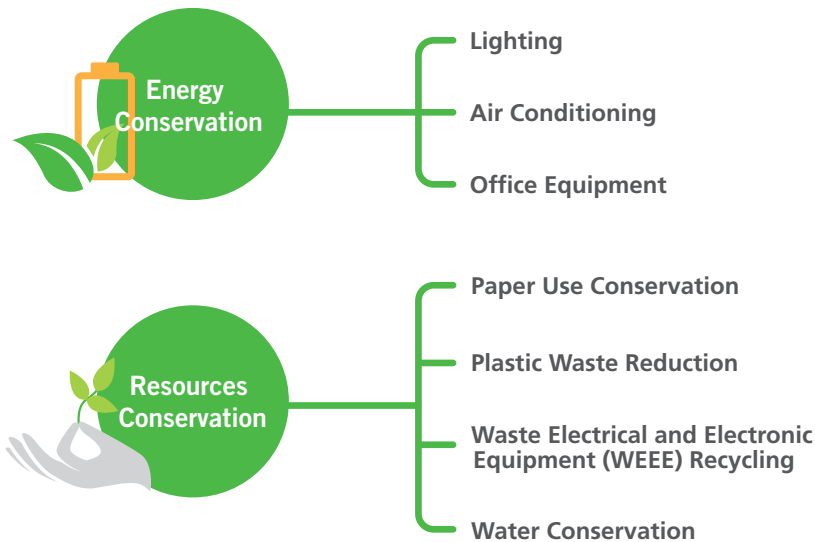
To conserve water, employees are required to report immediately whenever damage on water facilities is found and ensure there are no leaking taps in the office.

GREEN OFFICE: LET'S GO

The Group's operations do not involve any manufacturing process and therefore it does not produce significant impact to the environment. Nevertheless, we explore every opportunity in our office operations to contribute to environment protection.

We have formulated management measures and code of conduct to mitigate waste generation and promote rational use of resources such as electricity and water. Any employee who violates the code of conduct will be subjected to warning and penalty.

Apart from the internal regulations, we have also participated in "Let's GO" green office scheme designed by a third-party consulting firm during the year, aiming to evaluate the environmental performance and implement feasible conservation measures in offices. The evaluated environmental aspects include energy conservation in lighting, air conditioning and usage of office equipment; and conservation of resources such as paper, plastic, waste electrical and electronic equipment (WEEE) and water.



Performance Data Summary & Content Index

PERFORMANCE DATA SUMMARY

		Unit	2017
Workforce			
Demographics	Total Headcount		517
	By Geographical Distribution		
	(Full Time – Long Term Contract)		
	Hong Kong		32
	Mainland China		421
	Other		2
	By Geographical Distribution		
	(Full Time – Fixed Term Contract)		
	Hong Kong		3
	Mainland China		59
	By Age		
	<31		285
	31-40		183
	41-50		42
	51-60		7
	By Gender		
	(Full Time – Long Term Contract)		
	Male		250
	Female		205
	By Gender		
	(Full Time – Fixed Term Contract)		
	Male		35
	Female		27
	By Educational Background		
	Doctor		5
	Master		54
	Bachelor		235
	Non-tertiary qualification and below		223
	By Employee Category		
	General staff		397
	Middle management team		90
	Senior management team		30



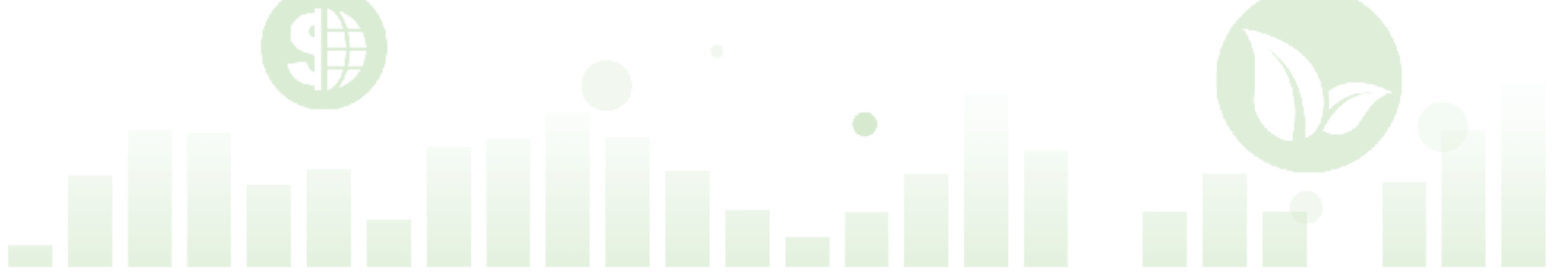
		Unit	2017
Environment	Total Energy Consumption	GJ	1,675.23
	Electricity	kWh	355,712.58
	Petrol	Litres	12,383.00
	Energy intensity	MJ/HK\$'000	3.65
	Total Water Consumption	Tonnes	1,909.35
	Water intensity	Litres/HK\$'000	4.16
	Emissions		
	Air pollutant (From vehicles)		
	SO _x	kg	0.18
	NO _x	kg	9.35
	PM	kg	0.69
	Non-hazardous waste	Tonnes	395.33
	Greenhouse Gases Emissions		
	Total GHG emissions	tCO ₂ e	233.58
	Scope I	tCO ₂ e	32.94
Scope II	tCO ₂ e	200.64	
GHG emission intensity	kgCO ₂ e/ HK\$'000	0.51	



CONTENT INDEX

The contents of this report include KPIs listed in GRI Standard and the Hong Kong Stock Exchange ESG Reporting Guide.

Material Aspects	GRI Indicator	ESG Guide	Description	Page number/Remarks
General Disclosure				
Organizational Profile	102-1		Name of the organization	p.3
	102-2		Activities, brands, products and services	p.3
	102-3		Location of headquarters	Hong Kong
	102-4		Location of operations	p.3
	102-5		Ownership and legal form	Cover page
	102-6		Markets served	p.3
	102-7		Scale of the organization	Annual report p.7,13
	102-8	B1.1	Information on employees and other workers	p.10
	102-9		Supply chain	p.8
	102-10		Significant changes to the organization and its supply chain	Shandong Hi-Speed Group Co., Ltd. became the substantial shareholder of the Group in October 2017. And the Group acquired 40% of the issued share capital of Shandong Hi-Speed (BVI) International Holding Company Limited from Shandong International (Hong Kong) Limited.
	102-11		Precautionary principle or approach	p.14-15
	102-12		External initiatives	The Group has not been engaging in external initiatives.
	102-13		Membership of associations	The Group does not have memberships in any associations.
Strategy	102-14		Statement from senior decision-maker	p.4
Ethics and Integrity	102-16		Values, principles, standards, and norms of behavior	p.1
Governance	102-18		Governance structure	p.5
Stakeholder Engagement	102-41		Collective bargaining agreements	Locations of operation are not subject to collective bargaining agreements.
	102-42		Identifying and selecting stakeholders	p.5-6
	102-43		Approach to stakeholder engagement	p.5-6
	102-44		Key topics and concerns raised	p.5-6

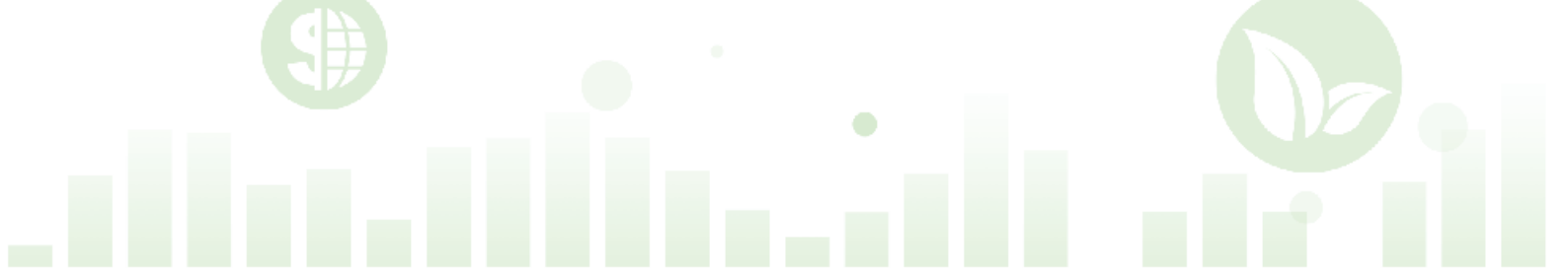


Material Aspects	GRI Indicator	ESG Guide	Description	Page number/Remarks
General Disclosure (Continued)				
Reporting Practice	102-45		Entities included in the consolidated financial statements	Annual report p.196
	102-46		Defining report content and topic Boundaries	p.6 All topics have an impact both inside and outside the Group
	102-47		List of material topics	p.6
	102-48		Restatements of information	No restatement
	102-49		Changes in reporting	No significant changes
	102-50		Reporting period	p.2
	102-51		Date of most recent report	2017/10/26
	102-52		Reporting cycle	Annually
	102-53		Contact point for questions regarding the report	p.2
	102-54		Claims of reporting in accordance with the GRI Standards	p.2
	102-55		GRI content index	p.18-22
	102-56		External assurance	The report has not obtained external assurance.
	Material Aspects			
Economic				
Anti-corruption	103	*B7, B7.2	Report how the organization manages the material aspect or its impacts	p.8
	205-3	*B7(b), B7.1	Confirmed incidents of corruption and actions taken	p.8
Social				
Business Ethics	103		Report how the organization manages the material aspect or its impacts	p.7-8
Customer Privacy	103	*B6	Report how the organization manages the material aspect or its impacts	p.7
	418-1	B6.2	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	p.7
	418-1	B6.5	Policies on efficient use of resources including energy, water and other raw materials	p.7
Training and Education	103	*B3	Report how the organization manages the material aspect or its impacts	p.12
	404-2		Programmes for skills management and lifelong learning that support the continued employability employees	p.12



Material Aspects	GRI Indicator	ESG Guide	Description	Page number/Remarks
Other Aspects				
Environmental Energy		*A2	Policies on efficient use of resources including energy, water and other raw materials	p.15
	302-1	*A2.1	Energy consumption within the organization	p.13
Water	302-4	*A2.3	Reduction of energy consumption	p.14
		*A2	Policies on efficient use of resources including energy, water and other raw materials	p.14-15
	303-1	*A2.2	Water withdrawal by source	p.14
Emissions		*A2.4	Description of whether there is any issue in sourcing water, water efficiency initiatives and results achieved	p.14
		*A1	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste	p.13,15
		*A1.1	Types of emissions and respective emissions data	p.13
	305-1 305-2	*A1.2	Greenhouse gas emissions in total and, where appropriate, intensity	p.13
		*A1.5	Description of measures to mitigate emissions and results achieved	p.14





Material Aspects	GRI Indicator	ESG Guide	Description	Page number/Remarks
Other Aspects (Continued)				
Environmental (Continued)				
Sewage and Waste		*A1.3	Total hazardous waste produced and, where appropriate, intensity	The business of the Group does not involve any production process and generation of significant hazardous waste. Waste electrical and electronic equipment are donated and recycled.
		*A1.4	Total non-hazardous waste produced and, where appropriate, intensity	p.13
		*A1.6	Description of how hazardous and non-hazardous wastes are handled, reduction initiatives and results achieved	p.13
Packaging Material		*A2.5	Total packaging material used for finished products and, if applicable, with reference to per unit produced	The business of the Group does not involve production of tangible goods, and thus it did not use any packaging materials.
The Environment and Natural Resources		*A3	Policies on minimizing the issuer's significant impact on the environment and natural resources	p.15
		*A3.1	Description of the significant impacts of activities on the environment and natural resources and actions taken to manage them	p.13-14



Material Aspects	GRI Indicator	ESG Guide	Description	Page number/Remarks
Social				
Employment		*B1	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, antidiscrimination, and other benefits and welfare	p.9
Health and Safety		*B2	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards	p.11
		B2.3	Description of occupational health and safety measures adopted, how they are implemented and monitored	p.11
Labour Standards		*B4	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labor	p.9
Supply Chain Management		*B5	Policies on managing environmental and social risks of the supply chain	p.8
Intellectual Property Right		B6.3	Description of practices relating to observing and protecting intellectual property rights	p.8
Local Communities		*B8	Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities takes into consideration communities' interests	p.11

* "comply or explain" provisions set out in Appendix 27 of Main Board Listing Rules by Hong Kong Stock Exchange

